

# Quandis Adds New Imaging Functionality to its Military Search Service for SCRA Compliance

RANCHO SANTA MARGARITA, Calif., Oct. 3, 2017 (SEND2PRESS NEWSWIRE) – **Quandis, Inc.**, a leading default management mortgage technology provider, announced that it has added new functionality that allows servicers and default attorneys to more easily manage images of official certificates from the Department of Defense (DoD) to demonstrate proof of compliance for adherence to the Servicemembers Civil Relief Act (SCRA).



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The SCRA requires that organizations take various measures before beginning default and foreclosure proceedings on active duty military personnel. Non-compliance with the SCRA can result in steep fines, lawsuits and the potential to rescind foreclosures.

Quandis' [Military Search Service](#) streamlines searches on delinquent loans by automatically combing the DoD's database to identify borrowers that have active duty status, who are protected under the SCRA. The searches are very thorough, complete with name permutations, which catches slight variations of different names. Searches return a detailed, documented certificate from the

DoD demonstrating proof of compliance.

Quandis has now added imaging functionality to meet all internal and external compliance requirements. The new functionality delivers a number of newfound efficiencies.

“One of the ongoing problems that organizations are faced with when it comes to SCRA compliance is not only verifying that a delinquent borrower is on active duty, but also in how they process, organize, or redact certificates provided from the DoD,” stated Greg Kent, vice president of data services at Quandis. “By adding imaging capability, clients now have the flexibility to take DoD certificates, centralize them, and store them internally for future reference and proof of compliance. This saves huge amounts of time spent by FTEs to manually perform the same task.”

The typical process for default servicing entities starts with collecting a superset of all DoD SCRA certificates. Multiple copies are then created and adjusted for the content within them to be compliant. Law firms have to prove to servicers and courts that they interface with all SCRA information and documentation, and they all have their own internal requirements and procedures on how to handle SCRA certificates.

This manual process becomes hard to manage, significantly increases the element of human error, is laborious, time consuming and heightens the risk of non-compliance. Quandis’ new imaging functionality remedies this and provides detailed, well-organized proof of SCRA compliance in the event of an audit.

“Quandis’ SCRA image packages has allowed us to ensure compliance with searches for active military personnel across the board for all of our cases,” stated Matt Barr, director of information technology at BWW Law Group, LLC. “The simplification of the overall process gives us more time to focus resources in other areas, which produces a significant ROI for us.”

The Quandis Military Search Service for SCRA compliance can be used as a standalone solution or as integrated with leading law firm case management systems (CMS) and servicing platforms.

Quandis’ Military Search technology also addresses compliance for the [Military Lending Act \(MLA\)](#) rule. The MLA helps protect U.S. servicemembers in other areas of consumer lending outside of mortgage such as payday loans, vehicle title loans, refund anticipation loans, deposit advance loans, installment loans and credit cards. Under the MLA, servicemembers have additional protections that must be complied with. Quandis expanded its footprint into protection of servicemembers involving high-cost loans and predatory lending when new changes were implemented to the MLA in 2015 and again in 2016.

#### **About Quandis:**

Founded in 2003 and headquartered in Rancho Santa Margarita, California, Quandis is a leading default management software provider specializing in web-based solutions for the mortgage industry. Quandis’ solutions include

foreclosure process automation, short sale portals, skip tracing systems, a valuations hub, military search services, bankruptcy status searches, collection solutions, vendor solutions, as well custom application development. The company's clients range from servicers, to foreclosure attorneys, lenders, banks, GSEs outsourced service providers, and agents and brokers.

For more information, please visit <http://www.quandis.com/> or call (949) 525-9000.

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